

JHFCharity Budgeting Template

Instructions (add this to a separate tab or top of Word doc):

1. Enter your **monthly planned amount** for each category in the “Planned Amount” column.
2. At the end of the month, record the **actual amount spent** in the “Actual Amount” column.
3. The “Difference” column shows whether you were **over (+)** or **under (-)** budget.
4. Use this to adjust your budget for the following month.
5. Provided free of charge by **JHFCharity** to support financial literacy and empowerment.

Category	Planned Amount	Actual Amount	Difference (Planned - Actual)
Housing (Rent/Mortgage)			
Utilities (Electric, Water, Gas)			
Groceries			
Transportation (Gas, Bus, Car Note)			
Insurance (Car, Health, Life)			
Debt Payments (Credit Cards, Loans)			
Savings			
Emergency Fund			
Entertainment			

Category	Planned Amount	Actual Amount	Difference (Planned - Actual)
Childcare/School			
Medical/Health			
Miscellaneous			